

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
97171-00006

In Re Application Of: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/046,945	01/14/2002	Clement B. Graham	27614	3692	5045

Title: Automated Loan Risk Assessment System and Method

Address to:
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR 1.97(b)

1. ☐ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☒ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

☐ the statement specified in 37 CFR 1.97(e);

OR

☒ the fee set forth in 37 CFR 1.17(p).

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Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

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Mark E. Nikolsky
Signature

Dated: 11/27/2007

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Complete if Known

(Use as many sheets as necessary)

of 2

Application Number	10/046,945
Filing Date	01/14/2002
First Named Inventor	Steven Halper
Art Unit	3692
Examiner Name	Clement B. Graham
Attorney Docket Number	97171-00006

[illegible][illegible]

Date Considered

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). ¹ See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ² Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

This is a **CONFIDENTIAL** submission. The submission is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to prosecute) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet **2** of **2**

Complete if Known

Application Number	10/046,945
Filing Date	01/14/2002
First Named Inventor	Steven Halper
Art Unit	3692
Examiner Name	Clement B. Graham
Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	2	Copy of Office Action dated July 13, 2006, from co-pending Application Serial No. 09/993,072	
	3	Copy of Office Action dated January 16, 2007, from co-pending Application Serial No. 09/993,072	
	4	Copy of Office Action dated May 22, 2007, from co-pending Application Serial No. 09/993,072	
	5	Copy of Office Action dated November 1, 2007, from co-pending Application Serial No. 09/993,072	

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
 1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.
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